

United States Bankruptcy Court
District of Oregon

In re **Vince E Granno**Case No. **13-64457**

Debtor

Chapter **13**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	405,000.00		
B - Personal Property	Yes	3	12,850.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		481,677.31	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		20,925.94	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		160,063.95	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,966.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,906.10
Total Number of Sheets of ALL Schedules		21			
	Total Assets		417,850.00		
		Total Liabilities		662,667.20	

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Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	20,925.94
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	20,925.94

State the following:

Average Income (from Schedule I, Line 16)	4,966.00
Average Expenses (from Schedule J, Line 18)	3,906.10
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,555.71

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	76,677.31
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	20,925.94
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	0.00
4. Total from Schedule F	160,063.95
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	236,741.26

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SCHEDULE A - REAL PROPERTY - AMENDED

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence: House		-	175,000.00	190,440.81
Location: 1225 Candlewood Drive Keizer, OR 97303	Joint tenant One-half owner with mother Carol Granno			
Rental House		-	230,000.00	291,236.50
Location: 7557 Broken Top Ave Keizer Oregon				
97303				

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Vince E Granno**Case No. 13-64457

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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Residence: House Location: 1225 Candlewood Drive Keizer, OR 97303	11 U.S.C. § 522(d)(1)	0.00	175,000.00
Household Goods and Furnishings			
Household goods	11 U.S.C. § 522(d)(3)	1,500.00	1,500.00
Books, Pictures and Other Art Objects; Collectibles			
Collectibles: winnie the pooh Location: 1225 Candlewood Drive Keizer, OR 97303	11 U.S.C. § 522(d)(3)	1,000.00	1,000.00
Wearing Apparel			
Clothes: clothing Location: 1225 Candlewood Drive Keizer, OR 97303	11 U.S.C. § 522(d)(3)	200.00	200.00
Furs and Jewelry			
Jewelry: watches Location: 1225 Candlewood Drive Keizer, OR 97303	11 U.S.C. § 522(d)(4)	150.00	150.00
Stock and Interests in Businesses			
Financial Account: Security Deposits Held For Tenants totaling \$0.00	11 U.S.C. § 522(d)(5)	0.00	0.00
Automobiles, Trucks, Trailers, and Other Vehicles			
Auto: 1982 Dodge Pickup 190000 Location: 1225 Candlewood Drive Keizer, OR 97303	11 U.S.C. § 522(d)(2)	1,500.00	1,500.00
1995 Mercury Villager Location: 1225 Candlewood Drive NE, Keizer OR 97303	11 U.S.C. § 522(d)(2)	500.00	500.00
Boats, Motors and Accessories			
Boat: Recreational boat Location: 1225 Candlewood Drive Keizer, OR 97303	11 U.S.C. § 522(d)(5)	0.00	3,000.00
Machinery, Fixtures, Equipment and Supplies Used in Business			
Trade Tools: misc tools Location: 1225 Candlewood Drive Keizer, OR 97303	11 U.S.C. § 522(d)(6) 11 U.S.C. § 522(d)(5)	2,300.00 5,000.00	5,000.00

Total: **12,150.00** **187,850.00****0** continuation sheets attached to Schedule of Property Claimed as Exempt

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer		
How long employed		
Address of Employer		
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>0.00</u>	\$ <u>N/A</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>N/A</u>
3. SUBTOTAL	\$ <u>0.00</u>	\$ <u>N/A</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>N/A</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>N/A</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>N/A</u>
d. Other (Specify): _____	\$ <u>0.00</u>	\$ <u>N/A</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>0.00</u>	\$ <u>N/A</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>0.00</u>	\$ <u>N/A</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>4,966.00</u>	\$ <u>N/A</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>N/A</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>N/A</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>N/A</u>
11. Social security or government assistance (Specify): _____	\$ <u>0.00</u>	\$ <u>N/A</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>N/A</u>
13. Other monthly income (Specify): _____	\$ <u>0.00</u>	\$ <u>N/A</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>4,966.00</u>	\$ <u>N/A</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>4,966.00</u>	\$ <u>N/A</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>4,966.00</u>	

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1,496.10</u>
a. Are real estate taxes included?	Yes <u>X</u> No _____
b. Is property insurance included?	Yes <u>X</u> No _____
2. Utilities:	\$ <u>200.00</u>
a. Electricity and heating fuel	\$ <u>50.00</u>
b. Water and sewer	\$ <u>100.00</u>
c. Telephone	\$ <u>0.00</u>
d. Other _____	\$ <u>75.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>275.00</u>
4. Food	\$ <u>50.00</u>
5. Clothing	\$ <u>20.00</u>
6. Laundry and dry cleaning	\$ <u>50.00</u>
7. Medical and dental expenses	\$ <u>250.00</u>
8. Transportation (not including car payments)	\$ <u>100.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>0.00</u>
10. Charitable contributions	\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	\$ <u>0.00</u>
a. Homeowner's or renter's	\$ <u>0.00</u>
b. Life	\$ <u>0.00</u>
c. Health	\$ <u>0.00</u>
d. Auto	\$ <u>100.00</u>
e. Other _____	\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>Withholding Taxes</u>	\$ <u>1,140.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	\$ <u>0.00</u>
a. Auto	\$ <u>0.00</u>
b. Other _____	\$ <u>0.00</u>
c. Other _____	\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
17. Other _____ Other _____	\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>3,906.10</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>4,966.00</u>
b. Average monthly expenses from Line 18 above	\$ <u>3,906.10</u>
c. Monthly net income (a. minus b.)	\$ <u>1,059.90</u>

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Debtor(s)

Case No. 13-64457
Chapter 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date February 4, 2014

Signature /s/ Vince E Granno
Vince E Granno
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.